Case 20-70304-JAD Doc 27 Filed 07/15/20 Entered 07/16/20 00:37:12 Desc Imaged

	Certificate of N	lotice Page 1 of 4
Information to i	dentify the case:	1 ago 1 or 1
Debtor 1	David D Douglas	Social Security number or ITIN xxx-xx-1319
	First Name Middle Name Last Name	EIN
Debtor 2	Autumn N Douglas	Social Security number or ITIN xxx-xx-6615
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		ANIA Date case filed for chapter 13 6/16/20
Case number: 20-	-70304–JAD	

## Official Form 3091

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David D Douglas	Autumn N Douglas
2.	All other names used in the last 8 years		
3.	Address	266 France St Sproul, PA 16682	266 France St Sproul, PA 16682
4.	<b>Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412–235–1721  Email: ecf@westernpabankruptcy.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.qov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412–644–2700  Date: 7/13/20

For more information, see page 2

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Case number 20-70304-JAD

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 14, 2020 at 10:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/13/20
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/25/20
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/14/20
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrendright to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 8/14/20 at 10:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  t <u>www.pacer.gov</u> . If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debthowever, unless the court orders otherwise, the debts will not be diare made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any or must file a motion. The bankruptcy clerk's office must receive the ole exemptions in line 8.	ischarged until all payments under the plan to the debt from the debtors personally except teed from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you

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United States Bankruptcy Court Western District of Pennsylvania

In re: David D Douglas Autumn N Douglas Debtors

District/off: 0315-7

15257080

15254581 15254582 PO Box 788,

Case No. 20-70304-JAD Chapter 13

Date Rcvd: Jul 13, 2020

Sioux Falls, SD 57117-6282 Orlando, FL 32896-5005

TOTAL: 19

#### CERTIFICATE OF NOTICE

Page 1 of 2

Total Noticed: 30

Sears/cbna, Po Box 6282, Syncb/dks, Po Box 965005,

User: culy

Form ID: 309I

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2020. Autumn N Douglas, 266 France St, Sprou KML Law Group, P.C., 701 Market Street, db/jdb +David D Douglas, Sproul, PA 16682-8106 aty +James Warmbrodt, Suite 5000, Philadelphia, PA 19106-1541 +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Gra: +Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047 600 Grant Street, Pittsburgh, PA 15219-2702 15254564 +Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047 Ashley Furniture, c/o Resurgent Capital Services, PA Box 1 15254565 15264753 PA Box 10857, Greenville, SC 29603 +Citi/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 +Collection Service Cen, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252 +Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363 +Nason Medical Center, 105 Nason Drive, Roaring Spring, PA 16673-1202 15254568 15254569 15254571 15254577 15254579 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: ecf@westernpabankruptcy.com Jul 14 2020 04:13:57 Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235 aty sma E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2020 04:14:23 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 Harrisburg, PA 17120-0340 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 14 2020 04:14:32 Office of the United States Trustee, Liberty Center., 1001 Pittsburgh, PA 15222-3721 ust 1001 Liberty Avenue, Suite 970, E-mail/PDF: resurgentbknotifications@resurgent.com Jul 14 2020 04:12:48 15257849 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 EDI: CAPITALONE.COM Jul 14 2020 08:03:00 Capital One, 15000 Capital One Dr, 15254566 Richmond, VA 23238 15254570 +EDI: WFNNB.COM Jul 14 2020 08:03:00 Comenitybk/vcf, Po Box 182789, Columbus, OH 43218-2789 15254572 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 14 2020 04:14:48 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956 +E-mail/Text: electronicbkydocs@nelnet.net Jul 14 2020 04:14:38 Dept Of Education/neln, 15254573 121 S 13th St, Lincoln, NE 68508-1904 +EDI: DISCOVER.COM Jul 14 2020 08:03:00 15254574 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 15260686 +EDI: ECMC.COM Jul 14 2020 08:03:00 ECMC, PO BOX 16408, St Paul, MN 55116-0408 First Commonwealth Ban, +E-mail/Text: bankruptcynotice@fcbanking.com Jul 14 2020 04:14:09 15254575 601 Philadelphia St, Indiana, PA 15701-3952 15254576 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 14 2020 04:14:09 First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952 +EDI: PHINGENESIS Jul 14 2020 08:03:00 Gbs/f Gbs/first Electronic B, Po Box 4499, 15254578 Beaverton, OR 97076-4499 EDI: JPMORGANCHASE Jul 14 2020 08:03:00 15254567 Chase Mtg, Po Box 24696, Columbus, OH 43224 15264767 +EDI: MID8.COM Jul 14 2020 08:03:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709 15264770 +EDI: Q3G.COM Jul 14 2020 08:03:00 Quantum3, PO Box 788, Kirkland, WA 98083-0788 EDI: Q3G.COM Jul 14 2020 08:03:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,

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***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                     JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
15264751*
                    +Aes/pheaafrn,
                                         Pob 61047, Harrisburg, PA 17106-1047
15264752*
                    +Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
15264754*
                   ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
                   (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
+Citi/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
+Collection Service Cen, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
+Comenitybk/vcf, Po Box 182789, Columbus, OH 43218-2789
15264756*
15264757*
15264758*
15264759*
                    +Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
+Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15264760*
15264761*
                    +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
+Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15264762*
                                                     601 Philadelphia St, Indiana, PA 15701-3952
, 601 Philadelphia St, Indiana, PA 15701-3952
15264763*
                    +First Commonwealth Ban,
                    +First Commonwealth Bank, 601 Philadelphia St, Indiana, PA
+First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
15264764*
15264765*
                    +Gbs/first Electronic B, Po Box 4499, Beaverton, OR 97076-4499
15264766*
                                                          BANKRUPTCY MAIL INTAKE TEAM,
                  ++JPMORGAN CHASE BANK N A,
                                                                                                    700 KANSAS LANE FLOOR 01,
15264755*
                      MONROE LA 71203-4774
                    (address filed with court: Chase Mtg, Po Box 24696, Columbus, OH 43224)
15264768*
                    +Nason Medical Center, 105 Nason Drive, Roaring Spring, PA 16673-1202
```

Kirkland, WA 98083-0788

+EDI: SEARS.COM Jul 14 2020 08:03:00

+EDI: RMSC.COM Jul 14 2020 08:03:00

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District/off: 0315-7 Date Rcvd: Jul 13, 2020 User: culv Page 2 of 2 Form ID: 309I Total Noticed: 30

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

+Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282 15264769\* Halifax, PA 17032-8845

15264771\* 15264772\* Po Box 965005, Orlando, FL 32896-5005 +Svncb/dks.

15254580 ##+Powell Rogers & Speaks, 1 Fisher St, Halifax, PA 17032-8845 TOTALS: 1, \* 19, ## 1

Addresses marked  $^{\prime+\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below:

JP MORGAN CHASE BANK, NATIONAL ASSOCIATION James Warmbrodt on behalf of Creditor bkgroup@kmllawgroup.com

Lawrence W. Willis on behalf of Joint Debtor Autumn N Douglas ecf@westernpabankruptcy.com, urfreshstrt@gmail.com; willislr88866@notify.bestcase.com

TOTAL: 5

Lawrence W. Willis on behalf of Debtor David D Douglas ecf@westernpabankruptcy.com, urfreshstrt@gmail.com; willislr88866@notify.bestcase.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com